

## REMARKS

Concurrent with the filing of the instant PTO application, applicant filed PCT application No. PCT/US01/40646, said PCT application presenting the identical seventeen claims as the instant PTO application.

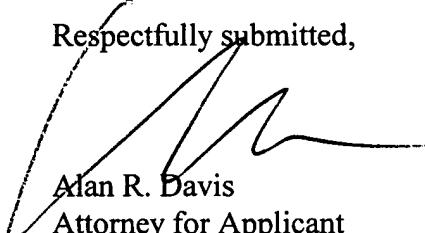
Pursuant to the PCT application, an International Search was conducted and reported. The International Search Examiner reported that US Patent 5,844,218 *Method and System for Using an Application Programmable Smart Card for Financial Transaction in Multiple Countries* by J. C. Kawan, et al., US Patent 6,038,551 *System and Method for Configuring and Managing Resources on a Multi-Purpose Integrated Circuit Card Using a Personal Computer* by D. Barlow, et al., and US Patent 5,590,038 *Universal Electronic Card Including Receipt Storage and System and Methods of Conducting Electronic Transactions* by S. G. Pitroda make Applicant's invention non novel or not containing inventive steps.

Applicant is concerned that the Examiner of the instant PTO application may refer to the International Search Report and, with a minimum of further examination, will cite the references therein as a basis for rejecting the instant PTO application. Accordingly, in anticipation of said rejection, Applicant has submitted sixteen new claims, which applicant believes to be novel and which contain inventive steps. These sixteen claims are intended to supersede and replace the original seventeen claims in their entirety, and are presented for the PTO examination in lieu of the seventeen original claims.

It should be noted that all three references cited by the PCT Examiner deal with smart cards, wherein all pertinent data records are maintained either on the smart card or by the second party to the transaction. Thus the process and system are only useable by a single individual.

Applicant's invention on the other hand does not involve smart cards, and is useable by all subscriber cardholders from issuer organizations. Applicant's invention uses the Internet (global computer network) to connect the transacting individual via his or her personal computer to a card management system. The card management system thereafter interacts with the card issuing organization and maintains all inputted associated data within the system. Clearly, this is not disclosed nor suggested by the PCT International Search Report references. Thus Applicant's invention is novel and includes inventive steps.

Date: March 23, 2002

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**VERSION WITH MARKINGS TO SHOW CHANGES MADE**

**In the claims:**

Claims 1 through 17 have been canceled in their entirety, and replaced by claims 1 through 16 as follows:

1. (Replaced) A method of on-line card management for use with a computer network, wherein at least one card is issued to a plurality of card users by card issuing organizations, the method comprising the steps of:  
providing a card management system accessible from said computer network said system having a plurality of card management services available for the plurality of card issuers;  
providing simultaneous access to the card management system by the plurality of card users;  
providing for the selection of at least one of a plurality of card management services provided by said computer system by the plurality of card users;  
providing for the inputting of data associated with the selected card management service;  
providing inputted associated data to the card issuing organization by means of the card management system; and  
making a record of the inputted data within the card management system.
2. (Replaced) The method as set forth in claim 1 wherein said plurality of card management services includes registering at least one card by inputting associated card data.
3. (Replaced) The method set forth in claim 2 wherein card management services further includes card management services selected from the group consisting of: change of address,

request for a new card, notification of a billing dispute, request for a copy of a bill, a change of marital status, a change in name, and a request for an increase in credit line.

4. (Replaced) The method as set forth in claim 1, or 2, or 3, further including the step of maintaining a record of associated data by the card management system.

5. (Replaced) The method set forth in claim 4 including the step of informing the card user that the card issuing organization has been provided the associated data.

6. (Replaced) A method of on-line card management, wherein at least one card is issued to a plurality of card users by card issuing organizations, the method comprising the steps of: providing a computer network accessible by the plurality of card users; providing a card management system accessible from said computer network having a plurality of card management services available for the plurality of card issuers; accessing the card management system by the plurality of card users; selecting at least one of a plurality of card management services provided by said computer system and inputting data associated with the selected card management service; providing inputted associated data to the card issuing organization by means of the card management system; and making a record of the inputted data within the card management system.

7. (Replaced) The method set forth in claim 6 wherein said plurality of card management services includes registering one card by inputting associated card data.

8. (Replaced) The method set forth in claim 7 wherein card management services further includes card management services selected from the group consisting of: change of address,

request for a new card, notification of a billing dispute, request for a copy of a bill, a change of marital status, a change in name, and a request for an increase in credit line.

9. (Replaced) The method as set forth in claim 6, or 7, or 8, further including the step of maintaining a record of associated data by the card management system.

10. (Replaced) The method set forth in claim 9 including the step of informing the card user that the card issuing organization as been provided the associated data.

11. (Replaced) A system for on-line card management wherein at least one card is issued to a plurality of individual card users by card issuing organizations, the system comprising:

a computer network; and

a card management computer system accessible from said computer network, said card management system having a plurality of card management services, said card management computer system comprising:

means for a multiplicity of individual card users to simultaneously access said card management computer system;

means for the individual card users to select at least one of a plurality of card management services provided by the card management computer system and for inputting data associated with the selected card management services; and

means for providing said associated data inputted by the individual card users to the card issuing organization.

12. (Replaced) The on-line card management system set forth in claim 11 wherein said plurality of card management services includes registering a least one card by inputting associated card data.

13. (Replaced) The on-line card management system as set forth in claim 12 wherein said card management services further includes card management services selected from the group consisting of: change of address, request for a new card, notification of a billing dispute, request for a copy of a bill, a change of marital status, a change in name, and a request for an increase in credit line.

14. (Replaced) The on-line card management system as set forth in claim 11, or 12, or 13, further including means for maintaining a record of the associated data inputted by each of the individual card users within the card management system.

15. (Replaced) The on-line card management system set forth in claim 14 including means for informing the individual card users that the card issuing organization has been provided the associated data.

16 (Replaced) The on-line card management system set forth in claim 15 wherein said computer system includes a telephonic user interface.